

United States Bankruptcy Court
District Of District of New Jersey
402 East State Street
Trenton, NJ 08608

In re:

Cynthia S Sullivan
215 Shore Drive
Apt 322
Highlands, NJ 07732
xxx-xx-1999

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)

)

Debtor(s):)

) Case Number: 05-24851-RTL

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)

)

)

)

) Chapter: 7

)

)

Employer's Tax I.D. No.:)

Debtor:)

)

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED** : The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: August 26, 2005

BY THE COURT

Honorable Raymond T. Lyons Jr.
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a discharged debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [In a case involving community property, there are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0312-3
Case: 05-24851

User: admin
Form ID: b18

Page 1 of 1
Total Served: 18

Date Rcvd: Aug 26, 2005

The following entities were served by first class mail on Aug 28, 2005.

db +Cynthia S Sullivan, 215 Shore Drive, Apt 322, Highlands, NJ 07732-1558
 aty +Anna C. Little, 97 Navesink Avenue, PO Box 382, Highlands, NJ 07732-0382
 aty +Anna C. Little, 426 Navesink Avenue, PO Box 382, Highlands, NJ 07732-0382
 tr +Theodore Liscinski, Jr., 265 Davidson Ave., Suite 200, Somerset, NJ 08873-4120
 smg U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +United States Trustee, Office of the United States Trustee, One Newark Center, Suite 2100, Newark, NJ 07102-5235
 nc +Anna C Little, Anna C Little, 97 Navesink Avenue, PO BOX 382, Highlands, NJ 07732-0382
 506801642 American Express - Shop Rite, PO Box 23009, Columbus, GA 31902-3009
 506914567 American Express Bank, FSB, c/o Becket and Lee, LLP, P.O. Box 3001, Malvern, PA 19355-0701
 506801650 American Express Shop Rite, 1415 Moore Springs Road, Columbus, GA 31904
 506801648 +Chase Manhattan Bank NA USA, PO Box 15129, Wilmington, DE 19850-5129
 506801649 +Citibank NJ, PO Box 111, Fort Lee, NJ 07024-0111
 506801641 Fleet/Bank of America, 1825 East Buckeye Road, Phoenix, AZ 85034-4216
 506801643 +Home Depot, PO Box 9100, Des Moines, IA 50368-9100
 506801644 +USAA, 9800 Fredrickson Road, San Antonio, TX 78288-0001

The following entities were served by electronic transmission on Aug 27, 2005 and receipt of the transmission was confirmed on:

506801645 +EDI: AMEREXPR.COM Aug 26 2005 21:21:00 American Express Optima, PO Box 297812, Ft Lauderdale, FL 33329-7812
 506801647 +EDI: MAYSTORES.COM Aug 26 2005 21:21:00 Lord and Taylor, 424 5th Avenue, New York, NY 10018-2771
 506801646 +EDI: TSYS2.COM Aug 26 2005 21:22:00 Macy's, PO Box 8102, Mason, OH 45040-8102
 TOTAL: 3

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2005

Signature:

